Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

- 1. Introduction
- 2. Summary of the objectives and outcomes identified in the Plan
- 3. Evaluation of past performance
- 4. Summary of citizen participation process and consultation process
- 5. Summary of public comments
- 6. Summary of comments or views not accepted and the reasons for not accepting them
- 7. Summary

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ASHEVILLE	City of Asheville Community Development Division,
		Community and Economic Development Department

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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1. Introduction

The City of Asheville is a federal entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program, and serves as the lead entity and Participating Jurisdiction for the Asheville Regional Housing Consortium. The City of Asheville has prepared this 2015-2019 Consolidated Plan in order to implement the federal programs that fund affordable housing, community development and economic development.

The lead entity responsible for the preparation of this Plan is the Community Development Division of the City of Asheville Community and Economic Development Department. The Asheville Regional Housing Consortium Board and the City of Asheville Housing and Community Development Committee, acting as the official advisory bodies to this process, have provided direction and oversight to the planning process. The Consortium Board consists of representatives of each of the 15 member governments within the Consortium. The Board meets at least four times annually, to oversee the use of HOME funds. Its work on the Strategic Plan started in mid-2014 when it approved the process and timeline for the Consolidated Plan. It reviewed and approved the draft Plan before submitting it to Asheville City Council for final approval. The City's Housing and Community Development Committee followed a parallel track.

The overall goal of the community planning and development programs covered by this Consolidated Plan is to develop resilient communities by providing decent housing, promoting a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing, and in job creation and workforce readiness.

2. Summary of the objectives and outcomes identified in the Plan.

Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment, and a review of program performance under the prior Consolidated Plan, Asheville and the Asheville Regional Housing Consortium have established the following affordable housing goals for the 2015-2019 Consolidated Plan:

- To support the production of new affordable housing, primarily for households earning 60% or less of AMI;
- To provide affordable and accessible housing for the homel3ess and special needs households;
- To coordinate housing development with transportation, jobs and efficiently use land and infrastructure;
- To preserve existing affordable housing.

Non-housing priorities and deliverables, applicable to the City of Asheville, have been established as well. Broadly speaking, the non-housing goals are:

- To assist low-income persons acquire and retain employment;
- To assist low-income persons, especially minorities, start and grow businesses;
- To improve food security and access to healthy food; to strengthen existing neighborhoods;
- To provide services that directly supports affordable housing and increased employment.

Asheville and the Consortium will direct resources as appropriate to accomplish these goals and will measure progress toward them. The goals and performance outcomes have been developed based on the resources reasonably expected to be available for achieving them. Analysis and evaluation of performance data will be used to drive improvements in implementation.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

As the Participating Jurisdiction for our four-county region, the City of Asheville has prioritized collaboration between agencies as part of its application process for awarding CDBG and HOME funds. Applications are evaluated based on the ability of the program to minimize duplication of services, coordinate resources with other agencies, leverage additional funding, and provide supportive services sufficient to ensure that beneficiaries receive the maximum benefit from the service. For example, OnTrack Financial Services, a CDBG subrecipient, provides housing and budget counseling in collaboration with HOME funded agencies including Mountain Housing Opportunities and the Housing Assistance Corporation. These services are designed to assist low income households repair credit and build financial capacity to qualify for residency in LIHTC developments and to become homeowners.

Another example is the collaboration between Homeward Bound and the Housing Authority of the City of Asheville. This collaboration- which prioritizes case management services for homeless persons and priority placement of homeless persons in public housing- was recognized by HUD with a "Doorknocker" award in 2012. Homeward Bound, in turn, coordinates an array of public health and mental health services for its clients, leading to an over 90% success rate in its housing placements.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Continuum of Care Lead staff person for Buncombe County is housed in the PJ's (City of Asheville) Community Development division, and is responsible for coordinating the CoC's efforts to end and reduce homelessness in Buncombe County. Additionally, this staff person oversees CDBG, HOME, ESG and Continuum of Care funded projects related directly to homeless services and housing for homeless persons. Two CDBG projects serve chronically homeless individuals and families, families with children, veterans and unaccompanied youth.

Buncombe County, due to this strong level of coordination of partners, projects and funding has seen chronic homelessness decrease by more than 75% since 2006. The Veterans Administration works with the PJ's homelessness staff person to address veteran homelessness in all 4 counties. Madison, Transylvania and Henderson counties are in the Balance of State Continuum of Care, and work with the PJ to utilize HOME funding in appropriate ways to serve the housing needs of homeless individuals and families in those areas.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The PJ works with the Buncombe County Continuum of Care to coordinate ESG funding with Continuum of Care, CDBG and HOME funding for homeless services and housing for homeless individuals and families. Performance standards and outcomes are set in consultation with partner agencies and in line with the CoC's strategy to end and reduce homelessness. The PJ also coordinates with agencies receiving ESG funds in Henderson and Transylvania counties, in the Balance of State CoC, to leverage HOME funds for Tenant-Based Rental Assistance for homeless households.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

We have solicited a wide range of community input into this Plan. While HUD regulations require, at the minimum, a consultative process of providing information and seeking comments on the plan in draft form, the City has reached out to diverse stakeholders throughout the Consortium in developing the priorities for this Plan.

The City has coordinated its planning efforts with each of the six Public Housing Authorities within the Consortium's four county areas. The Health and Human Services Departments of each Consortium member county have been consulted via County-level housing focus groups, and in Asheville through Buncombe County's Economic Services Planning Committee.

Additionally, the County-level focus groups involved County planning staff, non-profit and for-profit housing providers and developers, Public Housing Agency staff and Board members and social services agency representatives. In the City of Asheville, separate focus groups were convened around Public Services and Economic Development, as well as housing, with consultation from subject-matter experts in those fields.

We conducted our consultative process through a series of targeted focus groups with key agencies, groups and organizations. This tables below show a representative sampling of agencies who participated in Focus Groups and planning activities, as well as other consultations. A full list is provided in ______.

Agency/Group/Orga	Agency/Group/Organization Type	What section of the plan was
nization Name		addressed by consultation?
AARRC (Asheville Area Riverfront Redevelopment Commission	Other government – County Other government – Local Regional organization Planning organization Business and Civic Leaders	Housing Need Assessment Market Analysis Economic Development
Briefly describe how the	Agency/Group/Organization was consulted.	. What are the anticipated outcomes of the

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consultation or areas for improved coordination? The AARRC advises the City of Asheville, Buncombe County and other local governments on development along the French Broad and Swannanoa riverfronts. A committee of the Commission dedicated a meeting to consideration of economic development and affordable housing.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
AAAC(Asheville Area Arts Council)	Housing Regional organization Business leaders Civic leaders OtherArtists, Entrepreneurism	Housing Need Assessment Market Analysis Economic Development

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? The Arts Council participated in Housing and Economic Development focus groups. Rising costs for housing and redevelopment of the riverfront affects the sustainability of arts community.



Agency/Group/Organi	Agency/Group/Organization Type	What section of the plan was
zation Name		addressed by consultation?
Asheville Buncombe	Services- fair housing	☑
Community Relations	Other- Community relations	Housing Need Assessment
Council	•	Public Housing Needs
		Market Analysis
		✓
		Other: Fair Housing
Briefly describe how the	Agency/Group/Organization was consulted. Wh	
=	improved coordination? ABCCR participated in I	=
	ling affirmatively supporting fair housing.	beasing rocas groups, and salamitted
written comments regard	and animidatively supporting fair flousing.	
Agency/Group/Organi	Agency/Group/Organization Type	What section of the plan was
zation Name		addressed by consultation?
Buncombe County	Housing	
Health and Human	Services- Housing	Housing Need Assessment
Services	Services- Children	
50.71605	Services- Elderly persons	Homeless Needs - Families with
	Services - Disabled persons	children
	Services- HIV/AIDS	Li di
		Homelessness Needs -
	Services- Victims of Domestic V.	Unaccompanied youth
	Services- homeless	Non-Homeless Special Needs
	Services- health	Non-Homeless Special Needs
	Services- education	Economic Development
	Services- employment	
	Health agency	Anti-poverty Strategy
	Child welfare agency	
	Publicly funded institution/Care system	
	Other government – County	
Briefly describe how the	Agency/Group/Organization was consulted. What	are the anticipated outcomes of the
	improved coordination? The Economic Services C	
department served as a fe		,
department of real as a re	Soud B. Culp	
Agency/Group/Organi	Agency/Group/Organization Type	What section of the plan was
zation Name	Agency/ Group/ Organization Type	addressed by consultation?
	Haveign	_
Buncombe County	Housing	Housing Need Assessment
Planning Department	Services- Housing	
	Other government – County	Homelessness Strategy
	Planning organization	
		Market Analysis
Briefly describe how the	Agency/Group/Organization was consulted. What	t are the anticipated outcomes of the
consultation or areas for	improved coordination? The Buncombe County F	lanning Department helped organize
	focus groups in Asheville and Buncombe County,	
forums.	<u> </u>	,

	Agency/Group/Organization Type	What section of the plan was
nization Name		addressed by consultation?
Children First/Communities In Schools	Housing Services- Children Services- education Civic leaders	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy Other
•	he Agency/Group/Organization was cons ultation or areas for improved coo <mark>rdin</mark> atio	·
focus groups and subn	nitted written comments. Their testimony	regarding the housing needs of
families in poverty bal	anced other market data in <mark>helpin</mark> g shape l	housin <mark>g prio</mark> rities in the Plan.
A	Agency/Group/Organization Type	What section of the plan was
• • • • • •	Agency/Group/Organization Type	•
Agency/Group/Orga nization Name Housing Authority of	Housing	addressed by consultation?

Agency/Group/Orga	Agency/Group/Organization Type	What section of the plan was
nization Name		addressed by consultation?

Homeward Bound	Housing Services- Housing Services- homeless Regional organization	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
consultation or areas for	Agency/Group/Organization was consulted. Whe improved coordination? Homeward Bound part subrecipient. Homeward Bounds helps provide at the region.	cicipated in all Housing focus groups,

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Land of Sky Regional Council	Housing Services- fair housing Regional organization Planning organization Business and Civic Leaders	Housing Need Assessment Market Analysis Economic Development Lead-based Paint Strategy Other: Fair Housing

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? LOS participated in Housing focus groups and public forums throughout the region. The Grow-WNC process referenced in the Plan was led by LOS. They provided essential information about regional economic and housing conditions, and resources.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Mountain Housing Opportunities	Housing Services- Housing Services- Elderly persons Services- Disabled persons Community development financial institution	Housing Need Assessment Market Analysis

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? MHO participated in Housing focus groups. As a leading non-profit housing developer, MHO's knowledge of market, needs and resources were essential contributions to the Plan.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Edington Center Partners (including HACA, Green Opportunities, Southside Neighborhood Advisory Board, HACA Residents' Council, Partners Unlimited)	Housing PHA Services- Housing Services- Children Services- Elderly persons Business and Civic Leaders Neighborhood org.	Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Other

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? Developed by HACA, the Edington Center is a workforce education and training center that also play a key role as a community and neighborhood center. The partners there convened as a focus group and provided important information about the economic issues faced by lowwealth African-Americans, and strategies for neighborhood sustainability.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Henderson County Planning Department	Other government – County Planning organization	Housing Need Assessment
		Market Analysis Economic Development

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? Henderson County sponsored a housing focus group, convening key stakeholders, and also provided information about UDO changes that are designed to increase the availability of affordable housing.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Henderson County Habitat for Humanity	Housing	Housing Need Assessment Anti-poverty Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? Henderson County Habitat participated in a Housing focus group and also submitted written comments to the Plan. HCHH supports homeownership for low-income households and through its zero-interest finance, volunteer labor and very energy efficient houses can significantly reduce families' housing costs.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Community Housing Coalition of Madison County (CHC)	Housing Services- Housing Services- Elderly persons Services- Disabled persons	Housing Need Assessment

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? CHC staff and board participated in the Madison County Housing focus group and public forum. CHC extensively uses the support of local volunteers and faith-based groups from throughout the country to rehab houses of special needs households in Madison County.

Agency/Group/Orga	Agency/Group/Organization Type	What section of the plan was
nization Name		addressed by consultation?
City of Brevard	Other government – Local	La Harris Mad Assessment
Planning Department	Planning organization	Housing Need Assessment
		Market Analysis
-	Agency/Group/Organization was consulted. Wh	
consultation or areas for	improved coordination? The City helped organia	ze the Transylvania County Housing
focus group and public fo	orum, and provided key information about marke	t conditions.

Agency/Group/Orga	Agency/Group/Organization Type	What section of the plan was
nization Name		addressed by consultation?
Transylvania County	Housing	
Community Land Trust		Housing Need Assessment
	10 10 11 11	

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? The TCCLT seeks to develop affordable housing for teachers in Transylvania County. They participated in the housing focus group and forum, and provided market information.

Agency/Group/Orga nization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?	
Transylvania County United Way	Housing Business and Civic Leaders	Housing Need Assessment	

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? The United Way Housing Specialist participated in the housing focus group. They provided information about the lack of affordable housing in Transylvania County and shared their efforts to spur more affordable housing development, including the possibility of building infill housing.

Agency/Group/Orga nization Name	What section of the plan was addressed by consultation?	
Western Carolina Community Action	Housing PHA Services- Housing Services- homeless Services- education Regional organization	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
consultation or areas for developed affordable ho	Agency/Group/Organization was consulted. We improved coordination? WCCA serves Henders using. They serve as the PHA for Housing Choice garding housing needs and market conditions.	son and Transylvania Counties and has

Agency/Group/Orga	Agency/Group/Organization Type	What section of the plan was
nization Name		addressed by consultation?
Asheville Buncombe	Housing	
Board of Realtors	Services- Housing	Housing Need Assessment
	Regional organization	
	Business leaders	
Briefly describe how the	Agency/Group/Organization was consulted. Wh	at are the anticipated outcomes of the
consultation or areas for	improved coordination? The Board of Realtors p	provided housing market information as
well as comment on the	draft Housing Needs Assessment.	

Table 2 – Agencies, groups, organizations who participated

5. Summary of public comments

A summary of public comments is provided as an attachment under AD-25, Administration of the Consolidated Plan.

Identify any Agency Types not consulted and provide rationale for not consulting

No agencies were intentionally excluded from the planning process described above. Every effort has been made to be inclusive of all types of agencies and stakeholders.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Asheville 2025 Plan	City of Asheville	Affordable housing and
		economic development are
		elements of the City's
		Comprehensive Plan
City of Asheville "East of the	City of Asheville	This DOT TIGER II funded
Riverway" Multi-Modal		planning process engaged
Neighborhood Project		residents and other stakeholders
		from low-wealth neighborhoods
		in planning transportation and
		economic development efforts,
		including riverfront
		revitalization. It embodied
		Sustainability Principals.
Impediments to Fair Housing	Land of Sky Regional Council	The goals to affirmatively further
		fair housing are incorporated
		into this Plan.
Henderson County	Henderson County	Affordable housing is cited as a
Comprehensive Plan		key need in Henderson County.
Gro-WNC	Land of Sky Regional Council	Land Use and Economic
		strategies of the Grow-WNC plan
		are being used as guidelines for
		growth in the Consortium area.
		Many of the principles in the
		Grow-WNC- locational efficiency,
		housing density in urban areas,
		the need to incorporate
		affordable housing in residential
		developments- are also
		components of the Consolidated
		Plan.
Asheville/Buncombe 10 Year	City of Asheville	The Consolidated Plan makes
Plan to End Homelessness		ending homelessness a key
		strategic objective.
Asheville Housing +	Center for Neighborhood	Locational efficiency is
Transportation Index report	Technology for the City of	incorporated into the priorities
	Asheville	of the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The 2015-2019 Consolidated Planning process included coordination with 15 local governments, including the Buncombe, Henderson, Transylvania, and Madison Counties, the City of Asheville, the City of Hendersonville, and the Towns of Black Mountain, Brevard, Fletcher, Marshall, Mars Hill, Montreat, Woodfin and Weaverville as members of the Asheville Regional Housing Consortium. Representatives from these local governments hosted and participated in the various Focus groups and public meetings. These entities come together at least four times annually to assess affordable housing needs, determine HOME policy and procedures, make recommendations for funding and Action Plan amendments, and guide annual and five-year planning processes.

Narrative

An extensive consultation process was conducted, engaging a diverse group of stakeholders in the region.



PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Extensive citizen participation has been an essential element of this plan. From December 8, 2014 to February 11, 2015 City staff conducted a total of 10 focus groups. Seven of these meeting focused on affordable housing, bringing together housing advocates, developers and administrators from the public sector, private sector and non-profit sector in each of the four Consortium counties. Three groups addressed economic development and public service issues. In addition, seven Public Forums were conducted in the afternoon and evenings for residents in each County. In total, 323 people participated in the focus group and public hearing process. The first Draft of the Consolidated Plan was presented and discussed at two public hearings on March 9 and 12, in locations convenient to all residents of the Consortium area. The notes from those groups and public hearing minutes are in Appendix _____. That public input was incorporated into the draft Consolidated Plan.

Additional public input was solicited through an on-line survey, prepared by the City's Community & Economic Development Division and published in January 2015. A participation link was emailed to focus group attendees, past grant recipients, and community stakeholders, and local governments and area agencies were asked to distribute the link to their contacts. A link to the survey was also published in the News section on the City of Asheville's website, and on the Community & Economic Development webpage. Availability of the survey was also publicized through social media. Paper copies of the survey were available at each Public Forum. Over 500 responses were received and tabulated. The results of that survey are presented in Appendix ____.

The Draft Plan was widely distributed in March of 2015. It was posted on the City's web site, and its availability was noticed through email to all who attended the Focus Group and Public Forum events, those who were invited but could not attend, and to the general public through newspaper notices. The first Draft of the Consolidated Plan was presented and discussed at two public hearings in early March, in locations convenient to all residents of the Consortium area. A summary of each meeting and attendance lists are in Appendix _____. Public comments were incorporated into the final draft. That final draft availability was distributed to the persons and through the methodologies described above, with official notice made on March 26, 2015. Approval of the final draft was recommended to the Asheville City Council by the Asheville Regional Housing Consortium on ______, 2015. A formal public hearing was conducted by the Asheville City Council on ______, 2015.

The major objective of the citizen participation process has been to ensure that the diverse needs of the region have been heard, and that the broadest range of strategic responses to that need have been explored. Through this extensive outreach, many beneficiaries and potential beneficiaries of the CDBG and HOME programs were able to broaden their understanding of these programs (and the agencies who deliver services through CDBG and HOME funding), and were able to share their perspective and experiences.

The extensive participation gave a clear message: affordable housing is the most urgent need throughout our region, seconded by the need for living-wage and sustainable job creation, especially for those with significant employment barriers. Meeting these needs have become the top priorities in our Plan.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
Focus Group	Asheville & Buncombe	104 persons attended one or more of 7 affordable housing focus groups.	 Affordable housing, access to and availability of, affordable housing was the prominent need and priority expressed across all sectors. Though homeownership was expressed as a continued need, affordable rental units and their availability was prioritized. Affordable homeownership and wealth building through homeownership was a need and suggested priority. Special Needs: Stakeholders spoke to the housing needs of the most vulnerable, including those experiencing homelessness, survivors of domestic violence and people with developmental and intellectual disabilities. Maintaining current affordable housing stock. The need for funding for basic repairs that make the homeowner eligible for other services in terms of larger repair, such as roof repair or weatherization was thought important in maximizing available stock. Supportive services- to insure access to affordable housing for the most vulnerable. Maintaining rental assistance and removing barriers to access such as credit worthiness and criminal backgrounds. Location: Stakeholders stressed the need for housing being strategically located near transportation and access to other services. Living wage: It is the belief that if the living wage was increased, affordability wouldn't be so much of an issue. * Workforce development, Entrepreneurship and business development were expressed needs as well as strategy for effective economic development. Youth Development that includes parental support services emerged as a priority. Public facilities: Stakeholders also stressed that youth needed more places and activities that are safe and meaningful. Making recreational sports for youth more affordable would provide a venue to meet some of the need. Transportation: Stakeholders deemed it important that communities have access to affordable, convenient, effective transportation options.

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
Focus Group	Henderson	21 persons attended one	Rental Housing: There is a severe shortage of affordable housing, especially rentals, across the economic board.
		of two affordable housing focus groups.	 Homelessness Strategies: Short term rentals along with social services could be of great help in stabilizing homeless people. Substandard Housing: Migrant and seasonal workers and others earning an unlivable wage reside in trailers, many of which are approaching deplorable conditions with deteriorating structures and inadequate insulation. Single-person households: There is a great need for more units for individuals. Barriers to Affordable Housing: There is a huge housing-access problem for people with a single criminal blemish on their record or with minor credit issues as well as for those with a greater number of housing eligibility flaws.
			 Accessibility: Singles with disabilities or of an advancing age that may need unit modification are greatly underserved. Family housing: Single mothers and 2-adult families needing and doing without 2, 3 and more bedroom residences are sacrificing space and are perpetuating an ingrained cycle of poverty. Density and Location: Much of the needed housing could be of a high density to offer many units located close to town, where public transport and services are available. Workforce housing is needed as both rental and home ownership options.
Focus Group	Madison	15 persons attended one affordable housing focus groups.	 Affordable Housing: Madison County is experiencing a severe lack of housing for all populations of income levels except those at the top. There is little stock for low income families and individuals and those with special needs. Substandard Housing: There is outdated apartment and trailer stock and infrastructure that need costly repairs. Housing education: Education is of importance to various populations of different needs. Capacity building: Improve capacity building within the County as listed in the consolidated plan to encourage community financial resiliency and to support developers wanting to initiate new construction of affordable stock such as Mars Hill Commons. Living wage jobs: Attract new businesses offering living wages and requiring skilled workers to the area. Residents, both native and transplants, are resilient in their desire to live and grow here with the hopes of these living wage jobs and decent affordable housing.

shortage of decent anty across the at work force 80-ered low income me singles with ofitted housing, age. Deend on others for dren. milies struggle, at records that will buildable and ociated with building ent. and services from mponent to a
ed need among espondent's
es did not differ n previously held
ve services, ad business
ordable and
n development ong respondents.
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Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

As a key element in the preparation of the Plan, the City and Consortium sought an updated understanding of the status of the housing market in the four-county Consortium area, and the type and quantity of the housing needs of low and moderate income households.

The City of Asheville commissioned an Affordable Housing Study and Needs Analysis for the Consortium from Bowen National Research in order to provide an assessment of existing housing conditions, demographics and market demands with an assessment of present and future unmet housing demand. As part of this study, Bowen analyzed more than 100 demographic and economic metrics, conducted 40 community stakeholder interviews and surveys, and analyzed and surveyed hundreds of rental and for-sale properties including senior care facilities. Bowen also completed a housing needs gap analysis. The entire study forms a companion volume to this Plan. We generally rely on the Bowen report for required data, although we are providing as well tables provided through the IDIS Consolidated Plan template.

The Housing Needs Assessment draft was presented in a series of public meetings, as well as in separate presentation groups such as the Asheville-Buncombe Board of Realtors.

Our assessment of housing needs was also extensively informed by the stakeholder and citizen engagement process, extensively discussed in prior section of the Plan.

As a result of these processes, we have concluded that we have a significant deficit of supply in affordable housing region wide, across all income ranges. Low and moderate income households, especially single persons and very low income households with children, are most seriously affected by the supply deficit.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing Needs Assessment

The Housing Needs Assessment summary below provides a quantitative overview of housing demand and supply for the City of Asheville and for each County in the Consortium. It addresses the specific housing needs of low-income people, the elderly, racial and ethnic minorities, and people with special needs, and also projects affordable housing needs for the next five years.

Executive Summary

Purpose

This study examines the housing market and the specific housing needs of low income households in the four counties that make up the Asheville Regional Housing Consortium: Buncombe, Henderson, Madison, and Transylvania. It is intended to provide a factual and quantitative background to the Consortium's next Consolidated Strategic Plan covering the period July 2015 to June 2019. The study does not indicate priority areas or make recommendations for strategies to be pursued: that belongs to the planning process.

Methodology

The previous Needs Assessment, performed in 2009 based its findings on data from the 2000 census and 2006-2008 American Community Survey. This study focuses on changes since that time using new information from the U.S. Census Bureau's American Communities Survey for 2008-2011. The ACS collects sample data each year and combines them into rolling three-year estimates. Bowen also carried out numerous interviews with professionals in the housing field to gather both quantitative data and their informed views on needs, barriers and strategies.

What follows below is a summary of the demographic, economic and housing market data, and the quantified housing need, for the Consortium as a whole and separately for each County, and the City of Asheville.

Key Findings

A. Demographic & Economic Indicators

Population growth: All consortium counties have experienced population growth over the last five years; with 5.8% growth between 2010-2015, and an expected 5.5% growth rate between 2015-2020. This trend is expected to continue outpacing both national and state populations. Buncombe County's growth rate is expected to continue at a pace faster than the region, while Transylvania County's growth has slowed.

Aging Households: Most of the household growth in the region will occur among households 55 and older. This age group will grow by 10,342 households from 2015-2020. The senior growth trends are primarily attributed to seniors aging in place. For all counties, it is projected that by 2015, the largest

share of households by age will be within 55 to 64 years old.

Growth in one and two person households: Among renter households, one and two person households will represent 68.6% of all regional households, constituting over 2,000 new households. Almost 1,100 new three person households will be added. Among ownership households, two-person households will increase by 2,400.

Poverty & Income: Consortium-wide, 56,749 people live in poverty. The largest household income segment projected in 2015 will be households with incomes between \$35,000 and \$49,999 in all counties except for Transylvania County where the largest segment will be in households with incomes between \$50,000 and \$74,999.

Consistent economic growth: The labor force within the region is very diversified and balanced. Economic drivers in the consortium are varied, but *Retail Trade*, *Health Care and Social Assistance*, *Administration*, *and Tourism*, are the largest employment sectors. Since 2009, the region's unemployment rate has declined annually in all counties; however, Transylvania County has continued to see jobs lost in five of the last seven years.

Wages: The largest number of persons employed in the Consortium by occupation was within job sectors that have mean hourly wages generally between \$9 and \$18. Assuming full-time employment, these wages yield annual wages of around \$18,000 to \$36,000. As a result, there is likely a great need for housing priced at \$900 per month or lower.

Rental & Homeownership: Regionally, the proportion of housing owned or rented- about 70% - 30%, is expected to remain unchanged. The current vacancy rate for rentals region-wide is about 1%. A "healthy" rental market should have vacancy rates in the 4%- 6% range.

B. Homeownership Market

Recovery of housing: The regional median sales price of \$202,950 through November of 2014 is the highest in five years. Only 27.6% of available for-sale housing has a list price below \$200,000. The largest income segment seeking housing to purchase earns \$50,000- \$75,000 annually. Foreclosure actions continue to decline in the region, and are significantly lower than the rates in the State and nationally. Foreclosure activity appears to have a nominal impact on housing supply trends and characteristics.

C. Rental Market

Increasing affordability problems for renters: The largest rental housing gap by income level is within the 50% to 80% AMHI level among both families and seniors. However, notable housing gaps exist within the 30% to 50% AMHI level and the 80% to 120% AMHI level as well. There does not appear to be a housing deficit for units affordable to households with incomes of 30% of AMHI or lower. However, based on Bowen's survey of rental housing, government-subsidized housing that targets very low-income households is fully occupied and maintains long wait lists. Regionally, the number of low-income renters who are cost burdened (housing costs exceeding 30% of household income) is 70% for households earning less than \$15,000 annually, and 65% for households earning \$15,000-\$25,000 annually. Of all renter households, 44.2% are cost-burdened, and 20.7% are severely cost burdened.

Rent prices are increasing: The highest median rent in the Consortium for a one and two bedroom unit

is in Buncombe County, while the lowest median rents are in Transylvania County.

Importance of mobile homes. Mobile homes comprise 16.6% of the regions occupied housing supply and remain an important part of the housing stock.

Supply Deficit: The vacancy rate is less than 1% regionally.

D. Special needs

Large unmet need for independent living: Throughout the Consortium there are long waiting lists for affordable independent housing for elderly and disabled people

Homelessness.

E. Construction trends and capacity

Little Planned Activity. 3,239 units of housing are currently in the development pipeline in the region. 60% are for multi-family housing.

F. Housing Needs & Gaps – projection through 2020

Increasing unmet rental needs. Multifamily rental housing supply throughout the Consortium is operating at a very high overall occupancy rate. There are no vacancy rates among the 4,742 surveyed affordable (Tax Credits and government-subsidized) rental units throughout the counties.

Moderate Income For Sale Housing Needed

Special Needs Populations. While there are many special needs populations that likely require housing assistance, it appears that the largest special needs populations are the elderly (age 62+), those with disabilities, persons with a mental illness and veterans.

Barriers to Affordable Housing

Among the barriers to addressing affordable housing needs in the Consortium area are:

- High land and construction costs related to topography and the limited supply of developable land;
- Lack of vacant developable land;
- The high per-unit cost of making rental housing affordable for extremely-low and very-low income groups, coupled with declining federal funding.

HUD Provided Data

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	344,472	395,014	15%
Households	143,510	159,057	11%
Median Income	\$36,087.00	\$42,715.00	18%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Data Source Comments: Alternate data used to incorporate Consortium areas omitted by IDIS pre-populated data.



Population by Area

POPULATION 1980 - 2011						
Year	Consortium	Asheville	Buncombe	Henderson	Madison	Transylvania
1980	259,758	54,022	160,934	58,580	16,827	23,417
1990	286,579	61,607	174,821	69,285	16,953	25,520
2000	344,472	68,889	206,330	89,173	19,635	29,334
2008	376,554	74,543	229,047	102,367	20,432	30,187
2011	395,014	81,970	236,230	105,453	20,661	32,670

Number of Households Table - HUD Provided Data

	0-30%	>30-50%	>50-80%	>80-100%	>100%
ALL AREAS	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	17,045	19,825	28,740	16,920	85,550
Small Family Households*	4,540	5,755	9,455	6,545	41,940
Large Family Households*	875	1,120	1,495	875	4,455
Single person Households	11,630	12,950	17,790	9,500	39,155
Houshold contains one person 62yrs +	5,774	8,950	11,214	5,800	29,270
Household contains at least one person 62-74 years of age	2,854	4,810	6,025	3,425	20,095
Household contains at least one person age 75 or older	2,920 '	4,140	5,189	2,375	9,175
Households with one or more children 6 years old or younge	2,645	2,750	3,842	2,284	7,775
*the highest income category for these family types is >80% HAMFI	_	_	_	_	

Table 6 - Total Households Table

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

%HAMFI by Area

Housing Needs Summary Tables - HUD Provided Data

1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
ALL	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking										
complete plumbing or kitchen	320	125	180	4	629	75	160	39	25	299
facilities										
Severely Overcrowded - With										
>1.51 people per room (and	23	60	84	_	167	_	15	175	45	235
complete kitchen and	25	00	04		107		13	1,3	45	233
plumbing)			_	_	_			_		
Overcrowded - With 1.01-1.5	Í I	,		ĺ		ĺ	<i>'</i>			·
people per room (and none of	290	425	260	135	1,110	185	255	255	145	840
the above problems)										
Housing cost burden greater	[1						ſ		
than 50% of income (and none	5,620	2,855	1,029	90	9,594	3,510	2,615	2,300	860	9,285
of the above problems)										_
Housing cost burden greater					7			ľ		
than 30% of income (and none	840	3,355	3,860	725	8,780	1,420	2,470	4,190	2,595	10,675
of the above problems)										
Zero/negative Income (and	755				755	735				735
none of the above problems)	/55	-	•	ı	/55	/35	-	-	-	/35

Table 7 – Housing Problems Table

Alternate Data Source Name: Census 2000 and CPD ACS 2011 data

Need by Area - HUD Provided Data

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

		Renter					•	Owner		
ALL	0-30% AMI	>30-50%	>50-80%	>80-100%	Total	0-30% AMI	>30-50%	>50-80%	>80-100%	Total
	0-30/0 AIVII	AMI	AMI	AMI	Total	0-30% AIVII	AMI	AMI	AMI	TOTAL
NUMBER OF HOUSEHO	OLDS									
Having 1 or more of										
four housing	6,255	3,460	1,550	230	11,495	3,765	3,045	2,770	1,080	10,660
problems										
Having none of four	2 005	F F70	0.420	4.000	22.405	2.640	7 755	14.005	11 010	20,400
housing problems	2,895	5,570	9,430	4,600	22,495	2,640	7,755	14,995	11,010	36,400
Household has negative income, but none of the other housing problems	755	1	1	-	755	735	-	1	-	735

Table 8 - Housing Problems 2

Housing Problems 2 by Area - HUD Provided Data

3. Cost Burden > 30%

		Rer	iter			Ow	ner		
ALL	0-30% AMI	>30-50%	>50-80%	Total	0-30% AMI	>30-50%	>50-80%	Total	
	0-3070 AIVII	AMI	AMI	Total	0 3070711111	AMI	AMI	Total	
NUMBER (NUMBER OF HOUSEHOLDS								
Small									
Related	2,385	2,580	1,395	6,360	1,065	1,410	2,560	5,035	
Large									
Related	393	380	80	853	320	370	450	1,140	
Elderly	1,009	1,174	969	3,152	2,420	2,510	2,158	7,088	
Other	3,145	2,434	2,614	8,193	1,275	1,014	1,430	3,719	
Total									
need by									
income	6,932	6,568	5,058	18,558	5,080	5,304	6,598	16,982	

Table 9 - Cost Burden > 30%

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Cost Burden >30 by Area - HUD Provided Data

4. Cost Burden > 50%

		Ren	iter		Owner					
ALL	0-30% AMI	>30-50%	>50-80%	Total	0-30% AMI	>30-50%	>50-80%	Total		
	U-3U% AIVII	AMI	AMI	iotai	U-3U% AIVII	AMI	AMI	iotai		
NUMBER OF H	NUMBER OF HOUSEHOLDS									
Small								•		
Related	2,075	1,235	215	3,525	800	835	920	2,555		
Lawaa Dalatad										
Large Related	285	120	10	415	290	130	70	490		
Elderly	719	645	385	1,749	1,510	1,045	784	3,339		
Other	2,875	945	529	4,349	1,030	670	525	2,225		
T-1-1										
Total need by										
income	5,954	2,945	1,139	10,038	3,630	2,680	2,299	8,609		
	3,334	2,343	1,133	10,030	3,030	2,000	۷,233	0,003		

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Cost Burden >50 by Area - HUD Provided Data

5. Crowding (More than one person per room)

			Renter			Owner				
ALL	0-30% AMI	>30-50%	>50-80%	>80-100%	Total	0-30% AMI	>30-50%	>50-80%	>80-100%	Total
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOUSEHOL	NUMBER OF HOUSEHOLDS									
Single family										
households	309	485	294	110	1,198	185	270	335	170	960
Multiple, unrelated										
family households	-	-	1	15	15	-	-	65	19	84
Other, non-family										
households	4	-	110	10	124	-	-	30	-	30
Total need by income	313	485	404	135	1,337	185	270	430	189	1,074

Table 11 - Crowding Information - 1/2

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Crowding by Area - HUD Provided Data

		Renter				Owner			
	0-30%	>30-	>50-	Total	0-	>30-	>50-	Total	
	AMI	50%	80%		30%	50%	80%		
		AMI	AMI		AMI	AMI	AMI		
Households with									
Children Present	2,060	1,900	1,803	5,763	585	850	2,039	3,474	

Table 12 - Crowding Information - 2/2

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Describe the number and type of single person households in need of housing assistance.

54% (91,025) of households in the Consortium are single-person households. 13% of single person households (11,630 households) make at or below 30% of the area median income. According to the North Carolina Coalition to End Homelessness, 443 single-persons were counted during their homeless housing inventory in 2014 for the Asheville region.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the North Carolina Council for Women, in the 2013-2014 fiscal year the four-county consortium had 734 individuals receiving shelter services for Domestic Violence. An additional 289 individuals were referred to shelters outside of the area due to a lack of space. 45 of those shelter clients were disabled. Approximately 60% of all victims of domestic violence are homeless within the region. Data for the housing needs of individuals experiencing sexual assault or stalking was not available.

What are the most common housing problems?

According to the 2015 report by Bowen National Research, the most common housing problem continues to be a lack of available affordable options throughout the region. Cost burdened households make up 44.2% of all renter households, with 20.7% being severely cost burdened, and 24.4% of all owner households are cost burdened, with 9.7% of owner households being severely cost burdened.

Are any populations/household types more affected than others by these problems?

Low and moderate income households experience a greater percent of cost burdening compared to other income levels. In addition, renter households experience a greater percent of cost burdening compared to owner households. Renter households making less than 30% of the median income are affected the most by being cost burdened. For owner households, cost burdening is greatest for those making between less than 30% of the area median, and for those making between 80 to 120% of the median. (Bowen)

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Estimates of the at-risk population are difficult to obtain across the PJ's region, and have not been tracked due to the inconsistency of defining "at-risk" households.

Increasing employment opportunities to obtain higher-wage jobs as well as adequate childcare and transportation are the consistent and dominant needs of formerly homeless families and individuals who are transitioning to full self-sufficiency.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The PJ does not provide estimates of the at-risk population due to the inconsistency of "at-risk" definitions, and therefore lack of clear data.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The PJ does not have data for particular housing characteristics directly linked to instability and an increased risk of homelessness for individuals and families currently in housing. Identified barriers for individuals and families currently experiencing homelessness include lack of mental and medical health services, low-wage employment, low or no credit score, past criminal history.

Discussion

Section in progress



NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. A housing problem in this instance is defined as households lacking complete kitchen or plumbing facilities, having more than one person per bedroom, or having a cost burden greater than 30% of their income.

0%-30% of Area Median Income - HUD Provided Data

Housing Problems	Has one or more of four housing	Has none of the four housing	Household has no/negative	
	problems	problems	income, but none	
			of the other	
			housing problems	
Jurisdiction as a whole	12,280	3,280	1,490	
White	10,085	2,755	1,215	
Black / African American	994	444	240	
Asian	30	0	0	
American Indian, Alaska Native	15	10	10	
Pacific Islander	0	0	0	
Hispanic	995	4	0	
Other	165	60	25	
0	0	0	0	

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income - HUD Provided Data

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,320	7,495	0
White	10,080	6,550	0

^{*}The four housing problems are:

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	1,290	360	0
Asian	100	25	0
American Indian, Alaska Native	69	50	0
Pacific Islander	0	0	0
Hispanic	715	480	0
Other	64	20	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income - HUD Provided Data

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,370	16,375	0
White	10,670	14,765	0
Black / African American	645	715	0
Asian	115	0	0
American Indian, Alaska Native	65	65	0
Pacific Islander	0	0	0
Hispanic	770	715	0
Other	95	114	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

^{*}The four housing problems are:

^{*}The four housing problems are:

80%-100% of Area Median Income - HUD Provided Data

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,630	12,290	0
White	4,080	11,115	0
Black / African American	153	635	0
Asian	30	89	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	229	345	0
Other	119	80	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name: 2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

For all income levels, 31% of households in the four-county Consortium have one or more of the four housing problems. Hispanic and black households' experience disproportionate housing needs (53% of Hispanic and 43% of black households).

72% of all households in the 0-30% of area median income category have a housing problem. In this category, Hispanic and Asian households have a disproportionately greater housing need compared to the category as a whole (99% of Hispanic households (995 out of 999) and 100% of Asian households (30 out of 30). 62% of all households in the 30-50% category have a housing problem. In this category, Asian and Black households have a disproportionately greater housing need compared to the category as a whole (80% of Asian households (100 out of 125) and 78% of black households (1,290 out of 1,650)). 43% of all households in the 50-80% category have a housing problem. In this category, 100% of Asian households (115 out of 115) have a disproportionately greater housing need than the category as a whole. 27% of all households in the 80-100% of area median income category have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (40% of Hispanic households (229 out of 574). 11% of all households making greater than 100% of the area median income have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (30% of Hispanic households (108 out of 642).

^{*}The four housing problems are:

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. A *severe* housing problem in this instance is defined as households lacking complete kitchen or plumbing facilities, having more than one person per bedroom, or having a cost burden greater than 50% of their income.

0%-30% of Area Median Income - HUD Provided Data

Severe Housing Problems*	Has one or more o four severe	four severe	Household has no/negative
	housing problems	housing problems	income, but none
			of the other housing problems
Jurisdiction as a whole	10,020	5,535	1,490
White	8,115	4,720	1,215
Black / African American	819	624	240
Asian	30	0	0
American Indian, Ala <mark>ska N</mark> ative	1!	10	10
Pacific Islander		0	0
Hispanic	890	105	0
Other	15!	70	25

Table 17 - Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income - HUD Provided Data

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,505	13,325	0
White	5,205	11,415	0
Black / African American	750	900	0

^{*}The four severe housing problems are:

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	20	105	0
American Indian, Alaska Native	45	74	0
Pacific Islander	0	0	0
Hispanic	405	785	0
Other	64	20	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income - HUD Provided Data

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,320	24,425	0
White	3,730	21,700	0
Black / African American	125	1,245	0
Asian	25	90	0
American Indian, Alaska Native	0	130	0
Pacific Islander	0	0	0
Hispanic	410	1,075	0
Other	30	185	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name: 2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

^{*}The four severe housing problems are:

^{*}The four severe housing problems are:

80%-100% of Area Median Income - HUD Provided Data

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,310	15,610	0
White	1,165	14,030	0
Black / African American	24	759	0
Asian	0	114	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	120	444	0
Other	0	210	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name: 2007-2011 CHAS Data

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

For all income levels, 14% of households in the four-county Consortium have one or more of the four severe housing problems. Hispanic households experience the greatest percent of disproportionate severe housing needs (36% of Hispanic households).

59% of all households in the 0-30% of area median income category have a severe housing problem. In this category, Hispanic and Asian households have a disproportionately greater housing need compared to the category as a whole (89% of Hispanic households (890 out of 995) and 100% of Asian households (30 out of 30). 33% of all households in the 30-50% category have a housing problem. In this category, Black households have a disproportionately greater housing need compared to the category as a whole (45% of black households (750 out of 1,650)). 15% of all households in the 50-80% category have a housing problem. In this category, 28% of Hispanic households (410 out of 1,485) have a disproportionately greater housing need than the category as a whole. 8% of all households in the 80-100% of area median income category have a housing problem. In this category, Hispanic households (120 out of 564). 2% of all households making greater than 100% of the area median income have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (20% of Hispanic households (400 out of 1,985).

^{*}The four severe housing problems are:

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A housing cost burden exists when a household pays more than 30% of income toward housing and a severe cost burden exists when housing costs are more than 50% of household income. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

Housing Cost Burden - HUD Provided Data

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	89,260	17,613	10,164	735
White	84,590	16,100	8,995	695
Black / African American	2,240	814	669	40
Asian	545	175	85	0
American Indian, Alaska				
Native	240	4	20	0
Pacific Islander	10	25	0	0
Hispanic	1,635	495	395	0

Table 21 - Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name: 2007-2011 CHAS Data

Discussion

Of the total number of households in the four-county area, 27,777 or 24% are cost-burdened, with 10,164 or 9% being severely cost-burdened. Black, Hispanic and Pacific Islander households have a disproportionate housing cost burden compared to the jurisdiction as a whole (71% of Pacific Islander households (25 out of 35); 35% of Hispanic households (890 out of 2,525); 39% of Black households (1,483 out of 3,763).

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There is at least one racial or ethnic group that has a greater need than the income category as a whole in every need category examined.

For all income levels, 31% of households in the four-county Consortium have one or more of the four housing problems. Hispanic and black households experience the greatest percent of disproportionate housing needs (53% of Hispanic and 43% of black households). The greatest percent of disproportionate need for a racial or ethnic group in a single income category is for Hispanic and Asian households making less than 30% AMI.

72% of all households in the 0-30% of area median income category have a housing problem. In this category, Hispanic and Asian households have a disproportionately greater housing need compared to the category as a whole (99% of Hispanic households (995 out of 999) and 100% of Asian households (30 out of 30). 62% of all households in the 30-50% category have a housing problem. In this category, Asian and Black households have a disproportionately greater housing need compared to the category as a whole (80% of Asian households (100 out of 125) and 78% of black households (1,290 out of 1,650)). 43% of all households in the 50-80% category have a housing problem. In this category, 100% of Asian households (115 out of 115) have a disproportionately greater housing need than the category as a whole. 27% of all households in the 80-100% of area median income category have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (40% of Hispanic households (229 out of 574). 11% of all households making greater than 100% of the area median income have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (30% of Hispanic households (108 out of 642).

If they have needs not identified above, what are those needs?

Section in progress.

Needs not identified above are more holistic in nature, like improved incomes, homebuyer assistance and education, more affordable housing, and additional jobs.

Needs not identified above are more holistic in nature, like improved incomes, homebuyer assistance and education, more affordable housing, and additional jobs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Hispanic

The greatest concentrated percentage of Hispanic households in the consortium is within two census tracts in Henderson County and one in Buncombe County. In Buncombe, tract 22.03 has a Hispanic population of 27% and is located in south Buncombe between Avery Creek and Royal Pines. In

Henderson County, tract 9314 has a Hispanic population of 32% and is located in southeast Henderson County in an area that includes parts of Flat Rock, East Flat rock, and a larger undesignated area. Tract 9301 has a Hispanic population of 25% and is located in a large northeast section of Henderson County which includes parts of Hoopers Creek, Gerton, Edneyville, and more rural areas.

Black/ African American

The greatest concentrated percentage of Black households in the consortium is within several census tracts within the City of Asheville in Buncombe County. These concentrations are highest in areas near the East of the Riverway (56%), South slope/MLK drive (42%), Hillcrest area (38%), northern Shiloh (29%), southern Shiloh (24%), and the tract north of the Hillcrest area (22%). (Census tracts 9, 7, 2, 20, 21.02, 3).



NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Section Under Construction

Totals in Use - HUD Provided Data

	Program Type								
	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	cher
					-based	-based	Veterans	Family	Disabled
							Affairs	Unification	*
							Supportive	Program	
							Housing		
# of units									
vouchers									
in use	0	242	1,915	1,410	20	1,762	196	0	72

Table 22 - Public Housing by Program Type

Alternate Data Source Name:

Public Housing Reporting

Characteristics of Residents - HUD Provided Data

			Prog	gram Type				
	Certificate	Mod-	Public	Voucher	s			
		Rehab	Housing	Total	Project	Tenant	Special Purp	ose Voucher
					-based	-based	Veterans	Family
							Affairs Supportive	Unification Program
							Housing	Program
# Homeless at								
admission	0	5	185	22	0	11	0	0
# of Elderly								
Program								
Participants								
(>62)	0	219	375	387	0	183	0	0
# of Disabled								
Families	0	49	770	812	0	416	0	0
# of Families								
requesting								
accessibility								
features	0	24	33	2,216	78	1,977	86	0

^{*}includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

			Prog	gram Type	!					
	Certificate	Mod-	Public	Vouchers						
		Rehab	Rehab Housing		Project	Project Tenant		Special Purpose Voucher		
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program		
# of HIV/AIDS program										
participants	0	0	0	0	0	0	0	0		
# of DV victims	0	0	34	17	0	0	0	0		

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Public Housing Reporting

Race of Residents - HUD Provided Data

				Program	n Type				
Race	Certificate	Mod-	Public	Vouche	ers				
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	cher
					-based	-based	Veterans	Family	Disabled
							Affairs	Unification	*
							Supportive	Program	
							Housing		
White	0	186	1,912	1,640	0	1,104	0	0	0
Black/African									
American	0	27	2,287	1,095	0	235	0	0	0
Asian	0	2	5	9	0	1	0	0	0
American									
Indian/Alaska									
Native	0	7	16	18	0	5	0	0	0
Pacific									
Islander	0	0	0	0	0	12	0	0	0
Other	0	33	122	139	0	10	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Public Housing Reporting

Ethnicity of Residents - HUD Provided Data

	Program Type												
Ethnicity	Certificate	Mod-	Public	Vouche	rs								
		Rehab	Housing	Total Project Tenant Special Purpose Vouche					cher				
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *				
Hispanic	0	3	239	103	0	72	0	0	0				
Not													
Hispanic	0	175	4,076	2,736	0	1,290	0	0	0				
*includes N	on-Elderly Dis	sabled, M	ainstream (One-Year	, Mainstre	am Five-ye	ear, and Nursii	ng Home Trans	sition				

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Public Housing Reporting

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section in progress

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

How do these needs compare to the housing needs of the population at large

Section in progress

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Section in progress

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Section in progress

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska		
Native	0	0
Pacific Islander	0	0
Ethnicity:	S <mark>he</mark> ltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Section in progress

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Section in progress

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Section in progress

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d) Introduction

Section in progress

Describe the characteristics of special needs populations in your community:

Section in progress

What are the housing and supportive service needs of these populations and how are these needs determined?

Section in progress

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Section in progress

Discussion:



NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Asheville public facility needs are:

- Facilities that directly support affordable housing and economic development. More specifically, these include:
 - Facilities that provide workforce education and training for economically disadvantaged and special needs persons;
 - Facilities that provide child care for children of working parents;
 - Facilities that provide educational services, including after school and summer enhancement for school-age children;
 - Facilities that enhance quality-of-life and sustainability in Asheville low-wealth neighborhoods.

How were these needs determined?

The City of Asheville has assessed and determined these needs through a number of methods. These include:

- A comprehensive public engagement process that included extensive community forums and focus groups, and an on-line survey receiving over 500 responses;
- The prior five years of experience of the City Community Development Division in managing CDBG grants, the City's "Strategic Partnership Grant program," and being the primary liaison between the City and its external stakeholders in public facilities and services;
- The management of the recently completed East of the Riverway program, a TIGER II funded planning process that focused on its census Tract 9 area. This is area is one of Asheville's lowest income neighborhoods, while also including the emerging Asheville River Arts District. This process included extensive citizen engagement and stakeholder involvement.
- Participation in the GROW WNC process, a HUD Sustainable Communities Regional Planning
 Grant, that examined issues of growth and sustainability in the five-county Land of Sky region;
- The regional Housing Needs Assessment process (referenced extensively elsewhere in this plan) that also examined demographic and economic trends in the Consortium region;
- Participation in and access to strategic plans developed by Asheville and the region's social and economic development agencies, including the Asheville Buncombe Economic development Coalition, the United Way of Asheville and Buncombe County, Children First/Communities in Schools, Green Opportunities, and others.

Describe the jurisdiction's need for Public Improvements:

The City's Public Improvement Needs are:

• Infrastructure- roads, sidewalks, multi-modal facilities- that support affordable housing and economic development, and sustainable neighborhoods;

- Specific infrastructure that support the Wilma Dykeman Riverway and other TIGER VI funded activity;
- Community centers that are located in low income and low wealth neighborhoods and provide a variety of services and opportunities for the residents of those neighborhoods.

How were these needs determined?

The City of Asheville inventories its public facilities such as sidewalks, roads, bridges and other facilities such as recreation centers, greenways and other multi-modal facilities, maintenance facilities.

Recent inventory indicates that the City has the need for 500 miles of sidewalks. The City is currently seeking funding for phases 2 and 3 of the Dr. Wesley Grant Jr. Southside Center, a cultural and recreation center located in the City's Southside neighborhood. The City is also considering repurposing existing city facilities- such as its Park Maintenance facility, for affordable housing.

Of special mention during the five-year period served by this Consolidated Plan, the City is embarking upon a major multi-modal development supported with a \$14.6 million TIGER VI grant. Anticipating a minimum of a 1:1 match, significant City investment will be made in this program, the River Arts District Transportation Improvement Program (RADTIP), which will create a system of multi-modal improvements along Asheville's riverfront and through its East of the Riverway area. The program of improvement will include the construction of the Town Branch and Clingman Forest Greenways, a complete streets program for Livingston Street, and the re-creation of Riverside Drive a multi-modal, multi-use transportation way. These improvements will directly support job creation and the sustainability of the east of the Riverway area.

Describe the jurisdiction's need for Public Services:

City of Asheville Public Service Needs are:

- Services that directly support low-income persons find and retain affordable housing;
- Services that enable low-income persons develop workforce skills and find and retain employment;
- Services that end homelessness;
- Services for victims of domestic violence;
- Services that support affordable housing and economic independence for persons with disabilities including mental health and developmental and intellectual disability;
- Services that increase educational opportunity and the probability of long term success for children and youth.

How were these needs determined?

The City of Asheville has assessed and determined these needs through a number of methods. These include:

- A comprehensive public engagement process that included extensive community forums and focus groups, and an on-line survey receiving over 500 responses;
- The prior five years of experience of the City Community Development Division in managing CDBG grants, the City's "Strategic Partnership Grant program," and being the primary liaison between the City and its external stakeholders in public facilities and services;
- The management of the recently completed East of the Riverway program, a TIGER II funded planning process that focused on its census Tract 9 area. This is area is one of Asheville's lowest income neighborhoods, while also including the emerging Asheville River Arts District. This process included extensive citizen engagement and stakeholder involvement.
- Participation in the GROW WNC process, a HUD Sustainable Communities Regional Planning
 Grant, that examined issues of growth and sustainability in the five-county Land of Sky region;
- The regional Housing Needs Assessment process (referenced extensively elsewhere in this plan) that also examined demographic and economic trends in the Consortium region;
- Participation in and access to strategic plans developed by Asheville and the region's social and economic development agencies, including the Asheville Buncombe Economic development Coalition, the United Way of Asheville and Buncombe County, Children First/Communities in Schools, Green Opportunities, and others.



Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Section in progress



MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The housing stock in the Consortium is primarily one-unit detached structures. Mobile homes make up a significant percentage of the housing stock, particularly in the rural areas of the Consortium.

All residential properties by number of units - HUD Provided Data

Property Type	Nur	mber	%
1-unit detached structure		111,568	66%
1-unit, attached structure		5,587	3%
2-4 units		8,761	5%
5-19 units		8,659	5%
20 or more units		5,326	3%
Mobile Home, boat, RV, van, etc.		28,184	17%
Total		168,085	100%

Table 26 - Residential Properties by Unit Number

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Unit Size by Tenure - HUD Provided Data

		Own	ers		Renters		
	N	Number		%	Number	%	
No bedroom		594		0%	2,397	4%	
1 bedroom		4,428		4%	18,652	38%	
2 bedrooms		57,255		50%	43,202	89%	
3 or more bedrooms		167,675		146%	32,939	68%	
Total		229,952		200%	97,190	199%	

Table 27 - Unit Size by Tenure

Alternate Data Source Name: Census 2000 and CPD ACS 2011 data

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Consortium has prioritized assistance to households earning 60% or less of median income. Single adult families with children are also prioritized. Renter households are prioritized.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Throughout the Consortium region, there are 41 projects with a total of 2,030 units that could potentially lose their subsidy or tax credits by 2020. 1,126 units operate under a government subsidy serving households with income up to 50% of area median income. The City of Asheville will actively working to contact all owners of currently subsidized property, with the goal to lose as few currently subsidized units as possible. Since all 904 Tax Credit units are required to be affordable for 30 years since original occupancy, no tax credits should be lost.

Significant housing demand and insufficient supply at all levels raises the concern that existing affordable non-subsidized units, especially older rental housing stock, may experience pricing increases that affect lower income renters. Additionally, the City of Asheville is carefully examining the increase in short-term rentals and the potential impact on affordable housing.

Does the availability of housing units meet the needs of the population?

There is significant affordable housing supply deficit. The total rental unit housing gap for the Consortium for households earning 80% or less of median income is 5,913 units. The total owner unit housing gap in the Consortium for households earning 80% or less of median income is 2,838. The total housing gap is 8,751 units.

These figures do not include those households who are cost-burdened. The total rental housing need-which includes cost-burdened households- is 28,663. The total owner housing need is 26,613. The total combined housing need is 55,276 households.

Describe the need for specific types of housing:

Housing is needed across all incomes, households and housing types. Within that broad need, some additional categorization can be made:

- Rental housing for households earning less than 60% of median income is the greatest need.
- Generally, an aging population and decreasing household size has created the greatest production need for small-single bedroom-rental units.
- Single adult low-income households with children are severely cost-burdened and have little housing choice.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Section in progress

Cost of Housing - HUD Provided Data

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value			%
Median Contract Rent			%

Table 28 - Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%	
Less than \$500		34,026	81.1%
\$500-999		47,279	97.5%
\$1,000-1,499		6,632	13.6%
\$1,500-1,999		1,906	3.4%
\$2,000 or more		2,120	4.4%
Total		91,963	200.0%

Table 29 - Rent Paid

Alternate Data Source Name: Census 2000 and CPD ACS 2011 data

Housing Affordability - HUD Provided Data

% Units affordable to Households earning	Renter	Owner
30% HAMFI	6,864	No Data
50% HAMFI	21,202	13,914
80% HAMFI	54,828	38,737
100% HAMFI	No Data	65,817
Total	82,894	118,468

Table 30 - Housing Affordability

Alternate Data Source Name: Census 2000 and CPD ACS 2011 data

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	510	723	857	1100	1426
High HOME Rent	428	606	719	922	1044

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	428	548	657	759	847

Table 31 - Monthly Rent

Alternate Data Source Name:
HUD Fair Market and HOME rents

Is there sufficient housing for households at all income levels?

No. There is a significant supply gap for households at all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing in the Consortium area is becoming less affordable, due to a fast-growing population, limited supply of buildable land, and continuing tight credit. Both rental costs and home values are rising.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Throughout the Consortium, HOME and Fair Market Rents lag significantly behind median rents. For example, in the City of Asheville, the one-bedroom median rent is \$836; two bedroom, \$904 and three bedroom, \$1,216. The High HOME and FMR rents are \$606 for a one-bedroom, \$719 for a two-bedroom and \$922 for a three-bedroom rental.

Therefore, we will look to employ multiple strategies to produce affordable housing. This includes maximizing our HOME and local funds to support LIHTC developments throughout the Consortium; to require at least 30 years of affordability for all rental housing developed using HOME funds; to seek voluntary affordable units in market developments in the City of Asheville through density bonuses and local financial incentives; by supporting habitat and other homeownership opportunities geared to households earning less than 60% of median income.

Discussion

Section in progress

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Selected conditions are similar to housing problems in the Needs Assessment and are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

HUD regulations help define these terms:

"Standard" Examples:

- The unit meets HUD Housing Quality Standards (HQS).
- The unit meets all state and local codes.

"Substandard" Example:

• The unit is in poor condition and it is both structurally and financially feasible to rehabilitate

Condition of Units - HUD Provided Data

Condition of Units	Owner-C	Occupied	Renter-C	Occupied
Condition of Office	Number	%	Number	%
No selected Conditions	89,170	75%	27,559	56%
With one selected Condition	28,787	24%	20,756	42%
With two selected Conditions	644	1%	946	2%
With three selected Conditions	10	0%	150	0%
With four selected Conditions	-	0%	63	0%
Total	118,611	100%	49,474	100%

Table 32 - Condition of Units

Alternate Data Source Name: Census 2000 and CPD ACS 2011 data

Year Unit Built - HUD Provided Data

Year Unit Built	Owner-C	Occupied	Renter-Occupied		
real Offit Built	Number	%	Number	%	
2000 or later	52,886	18%	21,610	16%	
1980-1999	109,568	36%	43,556	33%	
1950-1979	99,760	33%	44,364	33%	
Before 1950	38,162	13%	23,031	17%	
Total	300,376	100%	132,561	100%	

Table 33 - Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard - HUD Provided Data

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980				
Housing Units build before 1980 with children present				

Table 34 - Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for	Not Suitable for	Total
	Rehabilitation	Rehabilitation	
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

45% of owner-occupied housing and 50% of renter occupied housing in the Consortium was built before 1980. This older housing stock is more prone to deferred maintenance and deterioration. While the incidence of multiple substandard conditions is low, we have found that it is special needs households—the elderly, persons with disabilities, low-income households with young children—who are most affected by these conditions. We consider addressing these needs to be an important element in our homelessness prevention and mitigation strategy. Therefore, a program of emergency repairs funded through CDBG continues to be an important part of the City of Asheville affordable housing strategy.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

45% of owner-occupied housing and 50% of renter occupied housing in the Consortium was built before 1980. 7% of these owner-occupied units- 8,176 units- and 9% of the renter occupied units- 4,201 units-have children present, and therefore could contain lead-based paint hazards.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Section in progress

Totals Number of Units

Program Type									
	Certificate	Mod-	Public		Vouchers				
		Rehab	Housing	Total	Project -	Tenant -	Specia	l Purpose Vouc	her
					based	based	Veterans	Family	Disabled
							Affairs	Unification	*
							Supportive	Program	
							Housing		
# of units									
vouchers									
Vouchers									
available	0	248	4,179	3,876	26	3,364	824	0	818
# of accessible									
units			63						
units			03						

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 - Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing Reporting

Describe the supply of public housing developments:

Section in progress

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Section in progress

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Section in progress

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing: Section in progress

Discussion:

Section in progress



MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Section in progress

Facilities Targeted to Homeless Persons

	Emergency	Emergency Shelter Beds			nt Supportive ing Beds
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with					
Adult(s) and Child(ren)					
Households with Only					
Adults					
Chronically Homeless					
Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities Targeted to Homeless Persons

Alternate Data Source Name: 2014 Electronic Housing Inventory

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Managed Care Organization responsible for mental and behavioral health access serves the entire PJ region, with staff persons engaged directly with homeless service providers in both Continua of Care represented in the region. Health and Human Services' county agencies work collaboratively with provider case managers to streamline access to health and mental health services for homeless persons. Employment services through both state and non-profit agencies engage regularly with provider case managers through the Continua of Care work groups to expand job training and placement opportunities for homeless persons.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) Introduction

Section in progress

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Section in progress

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Section in progress

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Section in progress

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Section in progress

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Section in progress



MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Section in progress

Economic Development Market Analysis

Business Activity - HUD Provided Data

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,171	1,433	1	1	0
Arts, Entertainment, Accommodations	24,549	32,449	37	38	1
Construction	7,325	9,292	10	10	0
Education and Health Care Services	32,645	46,622	47	53	6
Finance, Insurance, and Real Estate	6,354	7,652	9	9	0
Information	2,252	2,950	4	4	0
Manufacturing	17,188	17,761	23	18	-5
Other Services	5,461	7,227	8	8	0
Professional, Scientific, Management					
Services	9,059	10,603	13	12	-1
Public Administration	0	0	0	0	0
Retail Trade	22,999	30,843	33	35	2
Transportation and Warehousing	4,004	5,208	6	5	-1
Wholesale Trade	6,072	7,056	8	8	0
Total	139,079	179,096			

Table 39 - Business Activity

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Labor Force - HUD Provided Data

Total Population in the Civilian Labor Force	196,336
Civilian Employed Population 16 years and over	181,267
Unemployment Rate	8.00
Unemployment Rate for Ages 16-24	22.00
Unemployment Rate for Ages 25-65	5.00

Table 40 - Labor Force

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Occupations by Sector	Number of People
Management, business and financial	48,100
Farming, fisheries and forestry occupations	7,265
Service	24,767
Sales and office	52,620
Construction, extraction, maintenance and	
repair	20,885
Production, transportation and material moving	12,880

Table 41 – Occupations by Sector

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Travel Time - HUD Provided Data

Travel Time	Number	Percentage
< 30 Minutes	123,862	75%
30-59 Minutes	35,397	21%
60 or More Minutes	6,500	4%
Total	165,759	100%

Table 42 - Travel Time

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Education - HUD Provided Data

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	14,823	1,728	10,597
High school graduate (includes			
equivalency)	42,091	3,637	16,299
Some college or Associate's degree	60,860	4,288	17,563
Bachelor's degree or higher	65,835	2,763	14,145

Table 43 - Educational Attainment by Employment Status

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Educational Attainment by Age

	Age				
	18-24 yrs.	25-34 yrs.	35-44 yrs.	45-65 yrs.	65+ yrs.
Less than 9th grade	1,312	2,323	2,184	4,164	7,162

	Age				
	18-24 yrs.	25-34 yrs.	35-44 yrs.	45-65 yrs.	65+ yrs.
9th to 12th grade, no diploma	5,723	5,223	4,403	8,851	8,309
High school graduate, GED, or					
alternative	11,828	13,115	13,692	35,238	25,359
Some college, no degree	16,349	14,341	14,004	28,977	16,759
Associate's degree	1,232	5,483	6,615	13,632	4,257
Bachelor's degree	3,697	15,205	14,445	25,284	13,261
Graduate or professional degree	147	4,236	7,404	16,455	10,398

Table 44 - Educational Attainment by Age

Alternate Data Source Name: Census 2000 and CPD ACS 2011 data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment		Median Earnings in the Past 12 Months			
Less than high school graduate					31,596
High school graduate (includes equivalency)					46,871
Some college or Associate's degree					55,605
Bachelor's degree					70,903
Graduate or professional degree					96,115

Table 45 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors are 1) Education and Health Care Services 2) Arts, Entertainment, Accommodations 3) Retail Trade. Manufacturing is fourth.

Describe the workforce and infrastructure needs of the business community:

Workforce: There are a variety of both work readiness and skill sets needed by businesses in Asheville. Continuing growth in the medical sector, combined with an aging population, means growth in personal service and medical technology jobs. Customer service skills, combined with strong STEM skills, will be needed to meet this growth. Customer service also dominates hospitality and retail needs, as well as language proficiency. Increased skills in food service are and are expected to continue to be in demand.

Future workforce needs are also affected by the potential growth in selected business areas. Asheville and Buncombe County are partners in the "5x5" program of the Economic Development Coalition of Asheville and Buncombe County. The EDC has created this program to optimize the area's assets and focus on the five most promising growth sectors in the local economy. Five industry clusters were

identified that have potential for growth. Each cluster was chosen for its competitive advantages as well as the potential to create significant job growth in both rural and urban areas of Western North Carolina. The five sectors are:

- Healthcare (Commercialization & Support Services)
- Advanced Manufacturing (Precision Metalwork & Outdoor Products)
- Science & Technology (Climate & Sustainability)
- Arts & Culture
- Knowledge-based Entrepreneurs

There will be emerging workforce needs in these areas.

Business infrastructure: Transportation services- including public transportation- and locationally efficient housing are two major requirements for a dependable workforce. Continued improvement of communications infrastructure is necessary. Workforce development is also seen as a key business infrastructure.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Continued population growth and perceived attractiveness of the area as a tourist and retirement destination appear to be major drivers during the planning period.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Anecdotally, hospitality and retail jobs are often filled by persons who might be considered overqualified for those positions.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Mountain Area Workforce Investment Board, previously under and housed at Buncombe County, NC, is now a department of Land-of-Sky Regional Council. The Mountain Area Workforce Development Board trains individuals to meet the expectations of employers who are hiring for job openings. Workforce Development's primary partners (contracted program operators) in these endeavors are the region's Community Colleges (Asheville-Buncombe Technical Community College and Blue Ridge Community College), the public school systems in each county, and the Division of Workforce Solutions (formerly Employment Security Commission) offices and Vocational Rehabilitation. Two components, On- the-Job Training and Youth Work Experience, have a direct economic impact through wages paid to

clients. Through this program, employers who are training under-qualified clients for continued employment are reimbursed a portion of the wages in return for the excess costs of training.

The WAIB also contracts with organizations involved in pre-work readiness programs, such as Green Opportunities. The efforts of the WAIB and its partners support priorities of this plan, specifically the priority to provide job training for persons who have been disenfranchised from economic opportunity. The WAIB and its partners were consulted in the development of this Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes. The City is participating in the CEDS as part of the Land of Sky region. The CEDS is developed and updated by the Land of Sky Regional Council.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The CEDS priorities and strategic solutions are: Priority 1 – Job Creation; Priority 2 – Workforce Development and Education; Priority 3 – Quality of Place Issues

The Consolidated Plan primarily addresses Priority 1, Job Creation, and Priority 2, Workforce Development and Education. We anticipate supporting initiatives that directly address employment training opportunities for persons who have been disenfranchised from economic opportunity and that lead to jobs for those persons. We expect to continue to support initiatives that make a firm commitment to job creation for low income persons. We exp3ect to continue to support microbusiness development, especially among minority populations.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Section in progress

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Section in progress

What are the characteristics of the market in these areas/neighborhoods?

Section in progress

Are there any community assets in these areas/neighborhoods?

Section in progress

Are there other strategic opportunities in any of these areas?



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The five-year Strategic Plan is the result of extensive community needs assessment and outreach processes conducted by the Community Development Division of the City of Asheville. By gathering and applying a wide variety of research data and community input, the City has developed this comprehensive approach to sustainable housing and community revitalization. Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment, and a review of program performance under the prior Consolidated Plan, Asheville and the Asheville Regional Housing Consortium have established program priorities for affordable housing for the City and each of the Counties; and have established deliverable goals Consortium wide. Broadly speaking, the affordable housing goals for the 2015-2019 Consolidated Plan are:

- To support the production of new affordable housing, primarily for households earning 60% or less of AMI;
- To provide affordable and accessible housing for the homel3ess and special needs households;
- To coordinate housing development with transportation, jobs and efficiently use land and infrastructure;
- To preserve existing affordable housing.

Non-housing priorities and deliverables, applicable to the City of Asheville, have been established as well. Broadly speaking, the non-housing goals are:

- To assist low-income persons acquire and retain employment;
- To assist low-income persons, especially minorities, start and grow businesses;
- To improve food security and access to healthy food; to strengthen existing neighborhoods;
- To provide services that directly support affordable housing and increased employment.

The City of Asheville and the Consortium will direct resources as appropriate to accomplish these goals and will measure progress toward them. The priorities and performance outcomes have been developed based on the resources reasonably expected to be available for achieving them. Analysis and evaluation of performance data will be used to drive improvements in implementation. All Goals, Strategies, and Performance Outcomes are based on a five-year time frame that begins July 1, 2015 and ends June 30, 2019 (i.e.: Fiscal Years 2015 through 2019).

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

Priorities and Strategies for Asheville: Affordable Housing

Key principles:

- 1. All rental housing developed with CDBG and HOME funding should be affordable for at least 30 years.
- 2. CDBG and HOME funding for affordable housing should benefit persons making less than 60% of the area median income.
- 3. Housing developed with CDBG and HOME funds should provide some permanent housing for persons who are homeless.
- 4. Housing developed with CDBG and HOME funds should provide some housing for persons with disabilities.
- 5. Housing developed with CDBG and HOME funding should be locationally efficient: located within one mile to jobs, schools and services, or no more than one-half mile walking distance to an existing bus stop.
- 6. Housing developed with CDBG and HOME finding should incorporate energy-efficient and "green" building, and food production.

Priorities (in ranked order)	Program Guidelines
Provide affordable rental housing for households earning 60% of median income or less	 Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children. Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Asheville Prioritize developments that provide rental housing for very low income people in mixed-income developments Control occupancy costs through energy efficiency and alternative energy production Maximize HOME funding to support the most number of new units
Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help	 Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing Prioritize locationally efficient sites Prioritize supportive services for persons having high acuity for homelessness Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests
people succeed through support services coordinated with housing development	 Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing Remove barriers to accessing housing, including credit requirements

Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure	 and prior criminal record; find alternate methods of assessing tenancy risk Provide adequate housing options for victims of domestic violence Affirmatively further fair housing Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops Prioritize mixed-use development that includes housing for low-income households Support density through UDO and other regulatory reform
Promote homeownership for low-income households	 Prioritize permanent affordability of ownership housing Prioritize ownership developments that assist households earning less than 60% of area median income Require and monitor affirmative marketing of homeownership programs to minority homebuyers Support programs that prepare people for homeownership, including indepth financial education and home maintenance Encourage development of condominium and other dense ownership housing
Incorporate sustainability into housing and community design	 Prioritize energy-efficient and "green" building techniques Incorporate alternative energy production into new housing development Incorporate food production into affordable housing development
Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities	 Collaborate with HACA on large scale investments transforming public housing Ensure coordination of services such as weatherization and emergency repairs
Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing	 Prioritize emergency repair programs for special needs households Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale

Affordable Housing Priorities and Strategies for Buncombe County, and the Towns of Black Mountain, Woodfin and Weaverville

Priorities (in ranked order)	Program Guidelines
Provide affordable rental housing for households earning 60% of median income or less	 Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children. Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Buncombe County Prioritize developments that provide rental housing for very low income people in mixed-income developments Control occupancy costs through energy efficiency and alternative energy production Maximize HOME funding to support the most number of new units possible
Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence; and help people succeed through support services coordinated with housing development	 Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing Prioritize locationally efficient sites Prioritize supportive services for persons having high acuity for homelessness Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk Provide adequate housing options for victims of domestic violence Affirmatively further fair housing Prioritize higher density construction near employment centers, within
development with transportation, jobs, and services and make efficient use of available land and infrastructure	 walking distance of employment, schools and services, and near transit stops Prioritize mixed-use development that includes housing for low-income households Support density that helps control service costs and makes the best use of available land
Promote homeownership for low-income households	 Prioritize permanent affordability of ownership housing Prioritize ownership developments that assist households earning less than 60% of area median income Require and monitor affirmative marketing of homeownership programs to minority homebuyers Support programs that prepare people for homeownership, including indepth financial education and home maintenance Encourage development of condominium and other dense ownership
	housing

Incorporate sustainability into housing and community design	 Prioritize energy-efficient and "green" building techniques Incorporate alternative energy production into new housing development
Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities	Ensure coordination of services such as weatherization and emergency repairs
Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing	 Prioritize emergency repair programs for special needs households Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale



Affordable Housing Priorities and Strategies for Hendersonville, Fletcher and Henderson County

Priorities (in ranked order)	Program Guidelines
Provide affordable rental housing for households earning 60% of median income or less	 Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children. Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development Prioritize developments that provide rental housing for very low income people in mixed-income developments Control occupancy costs through energy efficiency and alternative energy production Maximize HOME funding to support the most number of new units possible
Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development	 Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing Prioritize locationally efficient sites Prioritize supportive services for persons having high acuity for homelessness Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk Provide adequate housing options for victims of domestic violence Affirmatively further fair housing
Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure	Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops Prioritize mixed-use development that includes housing for low-income households Support density through UDO and other regulatory reform
Promote homeownership for low-income households	 Prioritize permanent affordability of ownership housing Prioritize ownership developments that assist households earning less than 60% of area median income Require and monitor affirmative marketing of homeownership programs to minority homebuyers Support programs that prepare people for homeownership, including indepth financial education and home maintenance Encourage development of condominium and other dense ownership

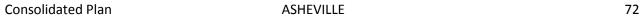
	housing
Incorporate sustainability into housing and community design	Prioritize energy-efficient and "green" building techniques
	 Incorporate alternative energy production into new housing development
	 Incorporate food production into affordable housing development
Preserve existing housing and	Prioritize emergency repair programs for special needs households
focus preservation efforts to make both rental and ownership housing affordable and	 Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households
preserve long-term affordability of rental housing	 Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale
	 Prioritize efforts to increase affordability and sustainability in mobile home parks



Affordable Housing Priorities and Strategies for Marshall, Mars Hill and Madison County

Priorities (in ranked order)	Program Guidelines
Provide affordable rental housing for households earning 60% of median income or less	 Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children. Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development Prioritize developments that provide rental housing for very low income people in mixed-income developments Control occupancy costs through energy efficiency and alternative energy production Maximize HOME funding to support the most number of new units possible
Increase local capacity to produce affordable housing	 Support the development of a single house for resale Provide technical assistance as necessary during development process Support financing models that encourage increased local independence and sustainability Provide affordable housing incentives and other means to increase development
Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing	 Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity) Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale Prioritize efforts to increase affordability and sustainability in mobile home parks
Promote homeownership for low-income households	 Prioritize permanent affordability of ownership housing Prioritize ownership developments that assist households earning less than 60% of area median income Require and monitor affirmative marketing of homeownership programs to minority homebuyers Support programs that prepare people for homeownership, including indepth financial education and home maintenance Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes Support partnerships that involve the schools and volunteers to lower costs of production
Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental	 Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing Prioritize locationally efficient sites

illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development	 Prioritize supportive services for persons having high acuity for homelessness Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk Provide adequate housing options for victims of domestic violence Affirmatively further fair housing
Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure	 Prioritize production of affordable housing near employment, schools and services Prioritize mixed-use development that includes housing for low-income household
Incorporate sustainability into housing and community design	 Prioritize energy-efficient and "green" building techniques Incorporate alternative energy production into new housing development Incorporate food production into affordable housing development



Affordable Housing Priorities and Strategies for Brevard and Transylvania County

Drivities (in nanked ander)	Dro gram Cuidalinas
Priorities (in ranked order) Coordinate housing development with transportation, jobs, and	Program Guidelines Prioritize production of affordable housing near employment centers, within walking distance of employment, schools and services, and no more than a three miles drive to job centers, schools and services
services and make efficient use of available land and infrastructure	 Prioritize mixed-use development that includes housing for low-income household Prioritize in-fill affordable housing development
Provide affordable rental housing for households earning 60% of median income or less	 Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children. Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development Prioritize developments that provide rental housing for very low income people in mixed-income developments Control occupancy costs through energy efficiency and alternative energy production Maximize HOME funding to support the most number of new units possible
Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development	 Support accessory apartment development Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing Prioritize locationally efficient sites Prioritize supportive services for persons having high acuity for homelessness Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk Provide adequate housing options for victims of domestic violence Affirmatively further fair housing
Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing	 Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity) Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale Prioritize efforts to increase affordability and sustainability in mobile home parks

Promote homeownership for low-income households	 Prioritize permanent affordability of ownership housing Prioritize ownership developments that assist households earning less than 60% of area median income Require and monitor affirmative marketing of homeownership programs to minority homebuyers
	Support programs that prepare people for homeownership, including indepth financial education and home maintenance
	Encourage development of condominium and other dense ownership housing close to jobs, schools and services
	 Support in-fill development Support cost-effective starter home development, including building smaller houses
Incorporate sustainability into housing and community design	 Prioritize energy-efficient and "green" building techniques Incorporate alternative energy production into new housing development Incorporate food production into affordable housing development



Non-Housing priorities and strategies

The City of Asheville, as a Community Development Block Grant recipient, also establishes priorities for non-housing eligible activities, including those in economic development, public facilities and public services.

Priorities and Strategies for Asheville: Economic Development

Key Principles:

- 1. The primary measurement of economic development is jobs created for persons who are low-income.
- 2. CDBG funds should primarily support job and business creation for those who have been disenfranchised from the local economy.
- 3. Job training programs need to be accountable for helping clients find and keep jobs.

Priorities (ranked)	Program Guidelines
Create sustainable jobs for low-income persons	 Prioritize economic development activities that make a firm commitment to job creation for low-income persons Prioritize job creation in sectors that are projected to grow in Asheville Prioritize job creation in work sectors that show opportunity for advancement Prioritize jobs created in work sectors that pay living wages Enforce "Section 3" performance on all funded construction projects Prioritize hiring of Section 3 businesses
Provide job training and placement for persons who have been disenfranchised from economic opportunity (including persons with disabilities) and that will lead to job placement	 Prioritize work readiness and job skills training that have as deliverable job placement and job support for dislocated workers, youth, ex-offenders and persons with disabilities Prioritize programs that recruit training participants from low-wealth neighborhoods
	 Target training programs to growth-oriented, sustainable businesses Support businesses that will train and provide tiered work opportunities for inexperienced, disabled and other disenfranchised workers Support policies that increase local worker participation in publically-funded contract activity
Support start-up and growth of small and micro-businesses, especially among minority populations	 Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds Support entrepreneurship training and technical assistance for low-income and low-wealth persons Focus on strategies that not only develop new businesses but that sustain them Support policies and practices that will increase hiring of minority and disadvantaged businesses. Support both letter and spirit of the law regarding

Priorities (ranked)	Program Guidelines					
	MWBE and DBE businesses in publicly funded projects					
Support services necessary for	Support child care services available to low-wage workers					
employment	Support improved transportation services					
Improve food security and healthy	Prioritize development that increases access to affordable, healthy food in					
food availability in food deserts	underserved areas of the City.					
	 Support food security initiatives, including those that address food supply and other food chain inadequacies. 					
Support productive collaborations	Prioritize collaborative approaches to capital availability and training services					
and seek to reduce duplication of	Require that projects provide evidence-based approaches					
services						

Priorities and Strategies for Asheville: Public Facilities

Key Principles:

- 1. CDBG funds should primarily support Public Facilities that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
- 2. CDBG funds should not duplicate existing facilities..

Priorities (ranked)	Program Guidelines
Support development of and improvement of community centers that provide job and business training and education and other community services Develop infrastructure that will strengthen existing neighborhoods, and make them sustainable, by connecting to jobs, education and services	 Prioritize facilities that directly connect low-income persons to jobs, job and entrepreneurial training, and supportive services for those purposes Maintain and improve existing community centers Construct facilities for low maintenance, sustainable operation and energy efficiency Provide improved streets, sidewalks, greenways, pedestrian and bicycle paths for neighborhood connection and access to public transportation, schools, services, shopping, etc. Support public facilities that enhance access to healthy, affordable food
Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation	 Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths Increase the viability of public transportation systems Carefully consider the needs for new parking in all supported development

Priorities and Strategies for Asheville: Public Services

Key Principles:

- 1. CDBG funds should primarily support Public Services that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
- 2. CDBG funds should not duplicate existing public services.
- 3. Public Services should support best practices in all area, and should be evidence-based.

Public Service Priorities (ranked)	Strategies (unranked)
Provide needed services that directly support affordable housing and increased employment opportunities	 Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility Provide services that increase access to affordable housing, such as credit repair. Provide support services and housing options for victims of domestic violence
End homelessness	 Prioritize support services that help formerly homeless persons maintain permanent housing. Provide employment/employment supports accessible to people experiencing homelessness. Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.) Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.
Support the provision of housing for persons with disabilities including mental illness and intellectual and developmental disability	 Provide support services that enable persons with mental illness and intellectual disability to sustain permanent housing and live with as much independence as possible Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)
Support youth mentoring, after school education and other youth services as part of neighborhood revitalization	 Provide life skills training and coaching for low-income persons (adults and youth) to gain skills to obtain financial, home, interpersonal, and job stability Support the use of community centers as sites for youth services, especially for after-school education and enrichment Develop evaluation tools that will help community programs increase the effectiveness of their work

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Section in progress

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Section in progress

Table 47 – Priority Needs Summary

Narrative (Optional)



SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence				
	the use of funds available for housing type				
Tenant Based Rental Assistance (TBRA)	Availability of units at FMR's.				
TBRA for Non-Homeless Special Needs					
New Unit Production					
Rehabilitation					
Acquisition, including preservation					

Table 48 – Influence of Market Conditions

Population by Area

POPULATION 1980 - 2011												
Year	Year Consortium Asheville Buncombe Henderson Madison Tra											
1980	259,758	54,022	160,934	58,580	16,827	23,417						
1990	286,579	61,607	174,821	69,285	16,953	25,520						
2000	344,472	68,889	206,330	89,173	19,635	29,334						
2008	376,554	74,543	229,047	102,367	20,432	30,187						
2011	395,014	81,970	236,230	105,453	20,661	32,670						

Population 1980 to 2011

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Section in progress

Anticipated Resources

Program	Source of	Uses of Funds	Expected Amount Available Year 1				Expected	Narrative
	Funds		Annual	Program	Prior Year	Total:	Amount	Description
			Allocation:	Income: \$	Resources:	\$	Available	
			\$		\$		Reminder of	
							ConPlan	
							\$	
CDBG	Public-	Acquisition	956,356	127,265	0	1,083,621	4,333,044	Priority to services
	HUD	Admin and						and other activities
		Planning						that will directly
		Economic						support affordable
		Development						housing and
		Housing Public						income creation
		Improvements						for low-income
		Public Services						households.
HOME	Public-	Acquisition	914,499	73,758	100,000	1,088,257	3,953,028	Priority to
	HUD	Homebuyer						affordable rental
		assistance						housing
		Homeowner						development and
		rehab						Tenant-Based
		Multifamily						Rental Assistance
		rental new						for households
		construction						experiencing
		Multifamily						homelessness
		rental rehab						
		New						
		construction for						
		ownership TBRA						

Asheville Housing Trust Fund	Public- City of Asheville	Affordable Housing Production and Preservation in Asheville	600,000	200,000	0	800,000	3,200,000	Priority to rental housing development affordable to households earning 60% or less
Buncom be County Housing Services Fund	Public- Buncom be County	Affordable Housing Production and Preservation in Buncombe County						
Section 8	Public- HUD, various Housing Authoriti es	Rental Subsidies						

Table 49 - Anticipated Resources



Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Section in progress

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Section in progress

Discussion

Section in progress



SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Section in progress

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Section in progress

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention	Available in the	Targeted to	Targeted to People						
Services	Community	Homeless	with HIV						
Homelessness Prevention Services									
Counseling/Advocacy X X X									
Legal Assistance	X	X	X						
Mortgage Assistance	X								
Rental Assistance	X	X	X						
Utilities Assistance	X	X	X						
	Street Outreach S	Services							
Law Enforcement	X	X							
Mobile Clinics									
Other Street Outreach Services									
	Supportive Ser	vices							
Alcohol & Drug Abuse	X								
Child Care	X								
Education	X								
Employment and Employment	X	X							
Training									
Healthcare	X	X	X						
HIV/AIDS	X	X	X						
Life Skills	X		X						
Mental Health Counseling	X	XX	X						
Transportation	Х	X	X						
	Other								
Other									

Table 51 - Homeless Prevention Services Summary

OMB Control No: 2506-0117 (exp. 07/31/2015)

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system that meets the majority of the needs of homeless persons through Supportive Services is done through the Managed Care Organization that serves the entire PJ region. There are significant differences in regional capacity for homeless prevention services. Buncombe, Henderson and Transylvania Counties have targeted funds to assist homeless persons regain and retain housing. Madison County does not have targeted funds or strategy for homeless persons.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The overall strength in Buncombe and Henderson counties is the cross-collaboration between homeless prevention, street outreach and supportive services. County Health and Human Services, municipalities, and non-profit service providers have created collaborative systems of care for special needs and homeless persons to more accurately assess individual need, determine appropriate services and streamline access to those services. Particular strengths are the targeting of funds for rental assistance for homeless persons, and assistance for healthcare through dedicated Service Outreach and Recovery staff (SOAR) to fast-track access to Social Security Disability income. Overall gaps in Buncombe and Henderson remain in limited availability of mental and behavioral health treatment, leading to long waits for placement in both short-term and long-term treatment. Transylvania County now has targeted funds for rental assistance for homeless persons.

Gaps remain in increasing capacity for outreach and cross-collaboration among County, municipalities, non-profit, and private providers in order to achieve strategic and coordinated access to services. Madison County's strengths are in County Health and Human Services programs, as well as a collaborative County-nonprofit Rural Rehab program focusing on households below 60% Area Median Income. The Rural Rehab program experiences an extremely high gap between need and capacity.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Strategy for overcoming gaps comes directly from strategies to end and reduce homelessness in Buncombe and Henderson Counties: continued cross-collaboration to sustain and improve coordinated systems of care for homeless persons. Priorities for both Counties are increasing access to appropriate housing and the supportive services necessary for households to retain permanent, stable housing.

Transylvania County non-profit providers are working on strategy to form collaborations with the Public Housing Authority to increase access for affordable housing, a priority need. Madison County is working on strategy to decrease the gaps in funding for rural rehabilitation, a continued priority need, as well as to increase partnerships with affordable housing developers to create new affordable units.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 52 - Goals Summary

Goal Descriptions

Section in progress

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Section in progress

Affordable Housing Production Goals

Focused market research and input from the public continues to confirm that affordable housing is the most important community development need in our area, and this is the primary focus of the Consolidated Strategic Plan. Informed by the trends in local housing needs and guided by the adopted priorities, the Asheville Regional Housing Consortium has established performance goals for the four-county region in the table below.

The Consortium will endeavor to meet these targets for affordable housing production assisted with HOME or CDBG Entitlement funds in the period 2015-2019. In setting these targets we have assumed that federal and state assistance will remain at approximately the level of FY 2015, after allowing for inflation. The production categories are intended to be mutually exclusive: for example, a family buying a newly-constructed assisted unit may also receive downpayment assistance, but will not be counted twice.

2015-2019 Affordable Housing Targets						
Production Type/Performance measures	Annual Targets	5 year Targets				
New construction (or rehab) for homeownership	28	140				
Rehabilitation or repair of owner-occupied units	5	25				
New construction for rental*	100	500				
Rehabilitation/Repair of rental units	5	25				
Homeownership Assistance (Down payment assistance)	10	50				

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Rent or Relocation Assistance	86	430
Total units	234	1,170



SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Section in progress

Activities to Increase Resident Involvements

Section in progress

Is the public housing agency designated as troubled under 24 CFR part 902?

Section in progress

Plan to remove the 'troubled' designation

Section in progress



SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h) Barriers to Affordable Housing

Section in progress

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Section in progress



SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

A priority goal for each part of the PJ's region is: "Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development." This goal contributes in Buncombe County through a Projects for Assistance in Transition from Homelessness (PATH) team dedicated to outreach and assessment for homeless persons, with a focus on unsheltered and other highly vulnerable individuals and households. The PATH team is embedded at the lead agency for housing for homeless persons in order to streamline access to housing for these highly vulnerable individuals.

Buncombe County has a Coordinated Assessment process, as required by HUD, for all homeless providers and programs. This process uses the best practice Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to determine acuity and connect individuals to housing and supportive services. Henderson, Transylvania and Madison Counties on are a part of the Balance of State Continuum of Care. Henderson and Transylvania Counties have expanded capacity for outreach through non-profit providers' outreach staff and shelter staff outreach.

Addressing the emergency and transitional housing needs of homeless persons

The priority goal of "Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development," supports the public-private partnerships within the PJ's region among emergency and transitional housing providers as part of a coordinated system of care that leads to sustainable, permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Three priority goals support these efforts:

- 1. Provide affordable housing for households earning 60% of median income or less
- 2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development,

3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.

Each of these goals support on-going and augmented efforts to target persons and households at 60% AMI or less through public and private outreach strategies for housing assistance; increase the number of affordable units available to homeless persons and households; and streamline access for opportunities to increase income.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Four priority goals support these efforts:

- 1. Provide affordable housing for households earning 60% of median income or less
- 2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development,
- 3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.
- 4. Preserve existing housing and focus preservations efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Section in progress

How are the actions listed above related to the extent of lead poisoning and hazards?

Section in progress

How are the actions listed above integrated into housing policies and procedures?

Section in progress



SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Section in progress

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Section in progress



SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Section in progress

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Section in progress

Anticipated Resources

Program	Source	Uses of	Expec	Expected Amount Available Year 1			Expected	Narrative
	of	Funds	Annual	Program	Prior Year	Total:	Amount	Description
	Funds		Allocation:	Income:	Resources:	\$	Available	
			\$	\$	\$		Reminder	
							of	
							ConPlan	
							\$	

Table 53 - Expected Resources - Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Section in progress

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Section in progress

Discussion

Section in progress

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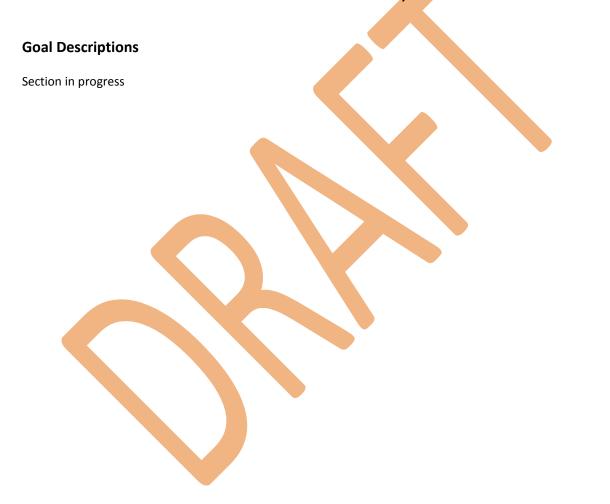
Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator	

Table 54 – Goals Summary



AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Section in progress



AP-38 Project Summary

Project Summary Information

Section in progress



AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Section in progress

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Section in progress

Discussion

Section in progress



Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

Section in progress

One Year Goals for the Number of Households to be Supported		
Homeless		
Non-Homeless		
Special-Needs		
Total		

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through			
Rental Assistance			
The Production of New Units			
Rehab of Existing Units			
Acquisition of Existing Units			
Total			

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

Section in progress

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Section in progress

Actions planned during the next year to address the needs to public housing

Section in progress

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Section in progress

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Section in progress

Discussion

Section in progress



AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) Introduction

Section in progress

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Section in progress

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Section in progress

Addressing the emergency shelter and transitional housing needs of homeless persons

Section in progress

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Section in progress

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Section in progress

Discussion

Section in progress

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

Section in progress

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Section in progress

Discussion

Section in progress



AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Section in progress

Actions planned to address obstacles to meeting underserved needs

Section in progress

Actions planned to foster and maintain affordable housing

Section in progress

Actions planned to reduce lead-based paint hazards

Section in progress

Actions planned to reduce the number of poverty-level families

Section in progress

Actions planned to develop institutional structure

Section in progress

Actions planned to enhance coordination between public and private housing and social service agencies

Section in progress

Discussion

Section in progress

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Section in progress

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Section in progress:

- 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
- 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
- 3. The amount of surplus funds from urban renewal settlements
- 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
- 5. The amount of income from float-funded activities Total Program Income

Other CDBG Requirements

The amount of urgent need activities

Section in progress

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: Section in progress

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: Section in progress

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows: Section in progress

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will

be used under 24 CFR 92.206(b), are as follows: Section in progress

Discussion

Section in progress



Appendix - Alternate/Local Data Sources

Data Source Name

Census 2000 and CPD ACS 2011 data

List the name of the organization or individual who originated the data set.

HUD CPD maps and U.S. census data

Provide a brief summary of the data set.

Data was compiled using HUD's CDP maps website for 2011 population data, and the U.S. census data was used to obtain year 2000 population data and median income levels for all years.

What was the purpose for developing this data set?

The pre-populated tables in IDIS did not include data from multiple areas of our Consortium. As a result, individual CPD map reports had to be run in order to include the omitted area data.

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

This data set includes the entire four-county consortium, including areas originally omitted in the pre-populated IDIS data.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2011 and 2000 year data.

What is the status of the data set (complete, in progress, or planned)?

Complete

² Data Source Name

2007-2011 CHAS Data

List the name of the organization or individual who originated the data set.

HUD CHAS data

Provide a brief summary of the data set.

HUD CHAS data 2007-2011

What was the purpose for developing this data set?

HUD CHAS data was generated based on County-specific data downloads in order to include towns that have previously been omitted from data reporting in the IDIS system.

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

This data covers the entire four-county consortium.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2007-2011

What is the status of the data set (complete, in progress, or planned)?

Complete

Data Source Name

Public Housing Reporting

List the name of the organization or individual who originated the data set.

Consortium Public Housing Authorities

Provide a brief summary of the data set.

Public Housing Authority reporting for the four-county consortium

What was the purpose for developing this data set?

The purpose of developing this data set was to obtain the most current, accurate Public Housing data.

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

Data collected is for Buncombe, Henderson, Madison, and Transylvania Counties.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

This data covers the year 2014.

What is the status of the data set (complete, in progress, or planned)?

In progress.

Data Source Name

HUD Fair Market and HOME rents

List the name of the organization or individual who originated the data set.

HUD

Provide a brief summary of the data set.

HUD Fair Market and HOME rent limits for 2014

What was the purpose for developing this data set?

This data set was produced to obtain the most current HUD Fair Market and HOME rent limits

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

This information covers Asheville, Buncombe, Henderson, and Madison county. Limits for Transylvania County are included as additional information.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2014

What is the status of the data set (complete, in progress, or planned)?

Complete

5 Data Source Name

2014 Electronic Housing Inventory

List the name of the organization or individual who originated the data set.

Provide a brief summary of the data set.

2014 Electronic Housing Inventory data for the Asheville/ Buncombe Continuum of Care Area

What was the purpose for developing this data set?

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

Buncombe County only.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2014

What is the status of the data set (complete, in progress, or planned)?

Complete

ATTACHMENTS:

- Bowen Executive Summary
- Public Participation Plan
- List of Agencies
- Survey Results
- Area Tables

